The Top 300 Banks in the U.S.

(EXCLUSIVE OF SAVINGS BANKS)

In Order of Deposits December 31, 1983

Compiled Annually Since 1921 by the American Banker in Cooperation with Polk's Bank Directory

Position Dec. 31, 1983		Deposits Dec. 31, 1983* $	Deposits Dec. 31, 1982 $	Rank 1982	Gain	Capital(a) Dec. 31, 1983* $	Capital(a) Dec. 31, 1982 $	Surplus & Undiv. Prof.(b) Dec. 31, 1983* $	Surplus & Undiv. Prof.(b) Dec. 31, 1982 $
201	SouthTrust Bank of Alabama NA, Birmingham	1,039,977,579	1,024,794,386	184		11,020,000[2]	18,550,000[2]	89,031,155	79,752,061
202	Puget Sound National Bank, Tacoma, Wash.	1,036,110,410	872,674,000	213	+11	17,379,620[2]	17,690,000[2]	56,048,508	48,615,000
203	Bank South NA, Atlanta	1,027,722,000	779,691,000	233	+30	15,345,000[2]	15,290,000[2]	74,440,000	68,584,000
204	Commonwealth National Bank, Harrisburg, Pa.	998,974,000	924,671,000	203		20,050,000[2]	21,500,000[2]	56,495,000	61,917,000
205	Citytrust, Bridgeport, Conn.	998,534,000	773,215,000	237	+32	8,889,000[2]	9,110,000[2]	55,166,000	46,960,000
206	Bank One, Dayton NA, Ohio	989,857,000	906,051,000	207	+1	12,950,000	12,950,000	60,190,000	71,037,000
207	First National Bank, Allentown, Pa.	988,799,000	914,818,000	205		15,503,000[2]	16,118,000[2]	60,134,000	57,150,000
208	Citizens First National Bank, Ridgewood, N.J.	983,878,000	688,800,000	267	+59	5,756,000	5,756,000	51,101,000	36,912,000
209	Citizens Commercial & Savings Bank, Flint, Mich.	979,104,000	934,505,254	200		12,498,000	12,498,440	69,107,000	62,714,180
210	Central Bank, San Francisco	976,530,000	868,262,000	214	+4	17,693,487[2]	12,868,000[2]	45,469,530	42,291,000
211	First National Bank, Akron, Ohio	975,169,000	877,301,000	211		22,279,720	22,280,000	92,825,553	89,243,000
212	Bank of the West, San Francisco	974,613,000	964,588,000	192		13,621,000[2]	14,121,000[2]	83,809,000	82,800,000
213	State Bank of Albany, N.Y.	973,235,000	912,785,813	206		13,048,000	13,047,930	109,996,000	106,391,348
214	Toledo Trust Co., Ohio	969,917,296	843,053,618	217	+3	14,412,980	14,412,980	88,695,927	81,462,043
215	United Missouri Bank of Kansas City NA	969,017,000	922,991,000	204		13,250,000	13,250,000	83,613,000	94,469,000
216	United Carolina Bank, Whiteville, N.C.	968,758,000	741,126,000	243	+27	9,305,000	8,787,000	62,628,000	50,586,000
217	National Bank of Washington, D.C.	967,443,000	876,288,000	212		13,950,000	13,750,000	50,068,000	45,506,000
218	First Jersey National Bank, Jersey City, N.J.	967,141,000	880,903,000	210		14,976,000[2]	15,276,000[2]	56,083,000	49,087,000
219	First Bank of South Dakota NA, Sioux Falls, S.D.	966,456,000	584,344,000	302	+82	26,800,000[2]	17,000,000[2]	44,565,000	26,721,000
220	F&M Marquette National Bank, Minneapolis, Minn.	964,722,000	1,035,409,000	181		14,234,000[2]	14,020,000[2]	70,635,000	66,397,000
221	Colorado National Bank, Denver	963,954,000	947,723,000	195		17,500,000[2]	7,500,000	73,300,000	61,949,000
222	First Virginia Bank, Falls Church	960,554,000	773,683,916	236	+14	14,300,000	13,860,000	52,348,000	50,199,980
223	Marine Bank NA, Milwaukee, Wis.	959,959,000	815,075,000	223		13,992,000	12,222,000	56,983,000	48,601,000
224	Huntington National Bank of NE Ohio, Cleveland	945,898,000	1,017,350,001	185		19,698,000[2]	19,698,000[2]	90,114,000	82,425,874
225	Exchange National Bank, Chicago	927,033,805	843,718,000	216		12,846,980[2]	11,846,980	54,803,193	47,418,998
226	First National Bank, Kansas City, Mo.	918,424,000	799,973,000	226		12,000,000	12,000,000	75,440,000	71,161,000
227	LaSalle National Bank, Chicago	912,629,000	861,691,000	215		39,698,000[2]	39,698,000[2]	61,644,000	62,293,000
228	Bank of Delaware, Wilmington	899,366,000	726,999,000	252	+24	500,000	13,798,860	66,078,000	48,302,118
229	Bank One, Cleveland NA, Ohio	889,802,000	417,909,113	407	+178	14,799,000[2]	9,078,295[2]	59,137,000	29,293,796
230	Boatmen's National Bank, St. Louis	888,201,000	779,609,000	234	+3	9,934,000	9,934,000	50,353,000	44,523,000
231	National Bank of Commerce, San Antonio, Tex.	888,125,000	836,935,987	218		15,000,000[2]	15,000,000[2]	47,446,000	47,080,606
232	First of America Bank-Detroit NA	880,306,000	793,490,000	228		30,400,000[2]	30,600,000[2]	22,212,000	25,624,000
233	First Nat'l St. Bk. of So. Jersey, Burlington Twp., N.J.	873,001,000	789,230,000	229		22,000,000[2]	22,250,000[2]	41,827,000	41,357,000
234	Oregon Bank, Portland	872,825,000	693,275,000	266	+32	5,355,000	15,355,000[2]	57,284,000	42,876,000
235	Valley Bank of Nevada, Las Vegas	867,714,593	773,104,408	238	+3	41,123,926[2]	41,796,926[2]	23,446,567	25,907,602
236	BancTexas Dallas NA	865,237,000	732,779,000	249	+13	12,500,000	13,216,000[2]	27,769,000	31,982,000
237	Commercial National Bank, Shreveport, La.	864,065,000	717,826,000	255	+18	14,000,000	14,000,000	64,809,000	56,329,000
238	Louisiana National Bank, Baton Rouge	863,012,387	815,498,000	222		11,466,270	18,466,000[2]	66,663,329	58,646,000
239	Capital Bank NA, Houston	861,036,000	783,881,000	231		37,500,000[2]	37,500,000[2]	34,108,000	34,414,000
240	Southern National Bank of N.C., Lumberton	860,833,154	740,673,696	244	-4	15,553,330[2]	15,946,330[2]	38,658,307	33,739,030
241	Banco de Santander-P.R., Hato Rey	847,820,673	726,264,413	253	+12	21,999,830	19,400,000[2]	36,582,341	32,430,731
242	M&I Marshall & Ilsely Bank, Milwaukee, Wis.	845,575,000	788,307,000	230		34,434,000[2]	34,844,000[2]	57,778,000	49,945,000
243	San Diego Trust & Savings Bank, Calif.	844,769,000	667,700,000	275	+32	13,033,000[2]	13,500,000[2]	40,097,000	39,249,000
244	Norwest Bank Des Moines NA, Iowa	844,328,000	800,002,000	225		23,925,000[2]	24,000,000[2]	47,146,000	40,156,000
245	First Eastern Bank NA, Wilkes-Barre, Pa.	843,852,000	756,942,000	240		16,905,000[2]	17,649,000[2]	49,833,000	45,330,000
246	Central Bank of Denver	832,120,000	823,098,000	220		15,300,000[2]	15,500,000[2]	54,584,000	49,158,000
247	Fourth National Bank & Trust Co., Wichita, Kan.	829,982,000	780,375,000	232		15,000,000	15,000,000	57,770,000	54,576,000
248	First National Bank, Shreveport, La.	828,054,000	744,249,000	242		16,368,000	16,368,000	68,296,000	60,470,000
249	Westamerica Bank, San Rafael, Calif.	815,114,000	37,773,000	5222	+4973	10,297,000[2]	700,000	31,755,000	1,557,000
250	Banco Central Corp., Hato Rey, P.R.	809,945,350	698,146,890	263	+13	79,040,618[2]	73,620,521[2]	12,943,328	7,550,291
251	Hibernia Bank, San Francisco	807,805,000	814,948,000	224		11,062,000	11,062,000	73,216,000	68,084,000
252	National Bank of Alaska, Anchorage	806,830,000	694,515,000	265	+13	40,000,000	30,000,000	70,558,000	66,393,000
253	First National Bank, Amarillo, Tex.	806,596,000	725,503,659	254	+1	33,942,000[2]	33,942,000[2]	43,944,000	32,739,000
254	Trust Company of New Jersey, Jersey City	804,246,000	682,148,000	268	+14	13,786,000[2]	14,110,000[2]	37,198,000	32,825,000
255	National Bank of Georgia, Atlanta	802,814,000	460,702,000	371	+116	18,587,000[2]	11,368,500[2]	49,210,000	17,203,000
256	Security Bank & Trust Co., Southgate, Mich.	798,249,000	712,048,000	258	+2	17,000,000	19,750,000[2]	41,926,000	38,323,000
257	Barnett Bank of Central Florida NA, Winter Park	792,874,000	589,357,000	301	+44	1,000,000	1,000,000	32,510,988	28,184,110
258	Texas Commerce Bank-Austin NA	791,673,447	730,458,238	251		5,607,085	5,607,085	52,608,261	48,956,635
259	National Bank of Commerce, Memphis, Tenn.	791,530,000	608,729,000	288	+29	6,924,000	6,924,000	49,416,000	44,820,000
260	Genesee Merchants B&T Co., Flint, Mich.	791,516,000	740,159,000	245		6,200,000	6,200,000	55,935,000	51,204,000
261	Marine Bank, Warren, Pa.	790,855,000	668,128,000	274	+13	13,862,000[2]	13,775,000[2]	44,593,000	41,983,000
262	Daiwa Bank Trust Co., New York	789,332,000	831,748,651	219		30,000,000[2]	30,00,000[2]	24,975,000	21,553,003
263	Commerce Bank of Kansas City NA, Mo.	786,905,000	819,200,000	221		18,000,000	18,000,000	63,726,000	58,673,000
264	Valley National Bank, Passaic, N.J.	786,620,951	603,374,116	292	+28	5,917,665	5,917,665	47,938,281	38,216,933
265	Southeast National Bank of Pa., Malvern	785,371,590	672,083,000	271	+6	20,500,000[2]	20,500,000[2]	46,115,235	45,563,000
266	Third National Bank & Trust Co., Dayton, Ohio	785,370,000	567,874,000	311	+45	14,781,000[2]	11,781,000	51,314,000	36,960,000
267	Oneida National Bank, Utica, N.Y.	784,327,627	735,928,048	247		14,852,880	14,852,880	43,645,801	37,839,361
268	Horizon Bank NA, Morristown, N.J.	782,188,000	629,256,000	283	+15	9,159,000	9,159,000	47,639,000	43,457,000
269	Flagship National Bank, Miami	779,748,000	733,982,000	248		8,886,000	8,886,000	54,841,000	54,889,000
270	Citizens Bank & Trust Co., Riverdale, Md.	768,583,287	680,961,052	269		17,930,000	17,930,000	77,555,482	70,885,588
271	Central Penn National Bank, Philadelphia	768,303,000	708,748,000	260		16,086,000[2]	16,706,000[2]	64,200,000	60,143,000
272	First City Bank, Dallas	768,143,000	776,431,067	235		27,174,000[2]	23,274,000[2]	26,282,000	28,848,145
273	Southern Bank & Trust Co., Greenville, S.C.	766,389,000	761,209,000	239		4,684,000[2]	4,691,000[2]	49,249,000	44,486,000
274	Barclays Bank of California, San Francisco	761,169,000	696,306,000	264		24,000,000	20,000,000	32,994,000	30,598,000
275	Laredo National Bank, Tex.	744,400,130	698,590,399	262		7,070,000[2]	7,562,000[2]	41,419,060	31,032,515
276	First Seneca Bank, Butler, Pa.	742,741,000	623,673,000	285	+9	14,922,000[2]	16,234,000[2]	40,321,000	38,303,000
277	Central Carolina B&T Co. NA, Durham, N.C.	739,525,000	595,438,000	297	+20	11,659,240[2]	11,779,000[2]	47,323,264	35,000,000
278	Central Fidelity Bank NA, Lynchburg, Va.	731,836,000	712,651,000	257		6,141,000	6,141,000	49,938,000	44,901,000
279	BayBank Norfolk Cty, Trust Co., Dedham, Mass.	730,622,000	600,730,744	294	+15	16,200,000	16,200,000	42,536,000	38,797,566
280	State National Bank, El Paso, Tex.	729,045,768	599,370,000	295	+15	7,700,000	7,700,000	46,738,813	39,299,000
281	Liberty National Bank, Buffalo, N.Y.	727,359,242	627,161,641	284	+3	7,549,170	7,549,170	54,050,025	51,354,851
282	Sun Bank/South Florida NA, Ft. Lauderdale	726,048,000	631,840,000	281		300,000	300,000	51,301,000	48,675,000
283	Barnett Bank of Palm Beach Cty., Delray Beach, Fla.	725,188,358	350,949,609	464	+181	1,000,000	4,886,470	43,118,796	17,608,250
284	RepublicBank First National Midland, Tex.	724,035,993	.....	...		15,000,000	.....	67,382,406	.....
285	First Interstate Bank of Utah NA, Salt Lake City	724,023,000	700,513,931	261		18,000,000[2]	18,333,446[2]	51,374,000	45,365,295
286	Security Trust Co., Rochester, N.Y.	723,521,000	671,605,052	272		22,400,000[2]	22,770,000[2]	56,738,348	31,517,910
287	Arlington Trust Co., Lawrence, Mass.	723,275,000	640,715,000	279		8,016,000[2]	8,515,625[2]	37,148,000	31,434,000
288	Brown Brothers Harriman & Co., New York	721,841,147	677,318,101	270		22,000,000	20,000,000	32,305,284	30,225,283
289	Provident Bank, Cincinnati	718,344,000	604,844,000	289		20,582,000[2]	20,581,000[2]	41,860,000	41,888,000
290	Bank of the Commonwealth, Detroit	714,809,000	756,543,000	241		34,556,000[2]	38,240,000[2]	(444,000)	11,111,000
291	First American Bank NA, Washington, D.C.	709,833,142	645,886,484	277		11,661,402[2]	11,727,909[2]	48,816,546	45,443,263
292	Pan American Bank NA, Miami, Fla.	705,647,100	618,276,000	286		6,470,870	6,471,000	37,619,563	32,804,000
293	Mercantile-Safe Deposit & Trust Co., Baltimore, Md.	704,945,722	571,083,463	309	+16	5,450,000	5,450,000	76,037,000	68,625,000
294	Shawmut Worchester Cty. Bank NA, Worcester, Mass.	701,394,000	642,487,000	278		10,233,000[2]	10,233,000[2]	43,728,000	41,881,000
295	Norstar Bank of Long Island, Hempstead, N.Y.	701,003,134	231,488,301	678	+383	7,530,416[2]	5,150,000	49,713,359	16,264,443
296	American Nat'l Bk. & Tr. Co., Chattanooga, Tenn.	699,916,000	631,654,919	282		5,200,000	5,200,000	51,145,000	48,214,063
297	Amalgamated Bank, New York	699,443,000	731,058,000	250		5,000,000	5,000,000	62,987,000	50,973,000
298	Barnett Bank of Jacksonville NA, Fla.	696,933,000	563,416,285	314	+16	1,000,000	1,000,000	49,495,000	45,448,561
299	First Peoples Bank of New Jersey, Haddon Twp.	694,957,000	769,771,000	227		28,554,000[2]	N.A.	13,102,000	N.A.
300	Merchants National Bank, Allentown, Pa.	690,183,692	604,527,000	290		7,422,862[2]	9,423,000[2]	44,788,156	38,645,000

(a)—Includes only common stock unless otherwise noted. (b)—Includes reserve for contingencies and other capital reserves. *—1983 data may not be exactly comparable to 1982 data, because some banks used Federal regulatory data one year and public statements, based on general accounting principals ("gap"), in the other year. In addition, 1983 and 1982 data may not be comparable because of mergers, acquisitions, etc. The 1982 data shown are as reported in 1983 and have not been restated. [2]—Includes subordinated debt and/or preferred stock in addition to common stock capital. [3]—Includes subordinated debt assumed by parent. N.A.—Not available.

Banks in the Top 300 with Supplemental Capital(1)

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Deposits Rank 12/31/83		Supplemental Capital in Use 12/31/83
3	Chase Manhattan Bank NA, New York	440,280,000[3]
4	Manufacturers Hanover Trust Co., New York	175,000,000
5	Morgan Guaranty Trust Co. New York	558,551,000[2]
6	Chemical Bank, New York	406,485,000
8	First National Bank, Chicago	200,000,000
9	Security Pacific National Bank, Los Angeles	97,674,000
10	Bankers Trust Co., New York	211,827,000
11	Wells Fargo Bank NA, San Francisco	64,392,775[3]
12	Crocker National Bank, San Francisco	8,756,000
13	Marine Midland Bank NA, Buffalo, N.Y.	128,088,000
14	First Interstate Bank of Calif., Los Angeles	206,238,000
17	Irving Trust Co., New York	215,000,000[2]
18	Bank of New York	6,285,444
19	RepublicBank Dallas NA	145,000
20	First City National Bank, Houston	50,000,000
21	National Bank of Detroit	1,462,000[3]
22	InterFirst Bank Dallas NA	145,000,000
24	NCNB National Bank, Charlotte, N.C.	66,600,000
26	Southeast Bank, NA, Miami	6,498,000
27	Seattle-First National Bank	94,950,000
28	Texas Commerce Bank NA, Houston	35,000,000
29	Union Bank, Los Angeles	55,000,000
30	Wachovia B&T Co. NA, Winston-Salem, N.C.	12,850,000
31	National Westminster Bank USA, New York	6,195,000
32	Sovran Bank NA, Richmond	29,411,000
33	Rainier National Bank, Seattle	11,000,000
34	BancOhio National Bank, Columbus	260,000
35	Harris Trust & Savings Bank, Chicago	632,000[3]
36	European American Bank & Trust Co., New York	158,238,000
39	Connecticut Bank & Trust Co. NA, Hartford	2,400,000
40	First Union National Bank, Charlotte, N.C.	30,755,000
41	First National Bank, Minneapolis, Minn.	20,000,000
43	United States National Bank of Oregon, Portland	15,871,000
44	Philadelphia National Bank	31,107,000
45	Citizens & Southern National Bank, Atlanta	62,656,000
46	United Virginia Bank, Richmond	450,000
47	First Interstate Bank of Arizona NA, Phoenix	42,421,000
48	First Interstate Bank of Oregon NA, Portland	35,000,000
49	Manufacturers National Bank, Detroit	2,552,000
51	Mercantile National Bank, Dallas	45,300,000
52	Norwest Bank Minneapolis NA	39,750,000[2]
54	Bank of Tokyo Trust Co., New York	33,560,000
55	California First Bank, San Francisco	9,166,000
56	First Pennsylvania Bank NA, Philadelphia	120,551,000
57	Fidelity Bank, Philadelphia	62,476,000
58	Fleet National Bank, Providence, R.I.	10,000,000
59	Bank of New England NA, Boston	10,630,000
60	Connecticut National Bank, Hartford	10,900,000
61	First National Bank, Atlanta	75,000,000
63	Israel Discount Bank of New York	40,000,000
65	Lincoln First Bank NA, Rochester, N.Y.	4,697,000
67	Bank of Hawaii, Honolulu	8,000,000
68	Provident National Bank, Philadelphia	28,517,000[2]
70	Girard Bank, Philadelphia	57,441,000
71	Bank of the Southwest NA, Houston	25,000,000
73	American Security Bank, NA Washington, D.C.	6,780,000
74	Bank Leumi Trust Co., New York	35,650,000
75	Equibank, Pittsburgh	25,000,000[2]
76	Fidelity Union Bank, Newark, N.J.	70,000,000
77	Bank of California NA, San Francisco	18,190,000
80	State Street Bank & Trust Co., Boston	18,211,000
81	First Wisconsin National Bank, Milwaukee	131,000
83	American Bank & Trust Co., Reading, Pa.	14,850,000
85	Allied Bank of Texas, Houston	625,000
87	American Fletcher National B&T Co., Indianapolis	93,000
88	Banco Popular de Puerto Rico, San Juan	17,500,000
90	Lloyds Bank California, Los Angeles	5,030,000
91	Arizona Bank, Phoenix	15,650,000
92	Sumitomo Bank of California, San Francisco	27,058,000[2]
94	NCNB National Bank, Tampa, Fla.	1,784,000
97	First Interstate Bank of Washington NA, Seattle	15,000,000
99	First National Bank, St. Paul Minn.	35,000,000
100	Shawmut Bank of Boston NA	36,000,000
101	Continental Bank, Norristown, Pa.	2,330,000
103	First Security Bank of Utah NA, Odgen	27,381,000
106	Suburban Bank, Bethesda, Md.	3,800,000
107	Northwestern Bank, North Wilkesboro, N.C.	13,078,000
108	Trust Company Bank, Atlanta	1,510,000
109	United Jersey Bank, Hackensack, N.J.	12,875,000
113	First National State Bank, Newark, N.J.	7,350,000
114	First Interstate Bank of Denver NA	2,000,000
117	Central Bank of the South, Birmingham, Ala.	7,900,000
118	United Bank of Denver NA	7,953,334
121	Fuji Bank & Trust Co., New York	44,000,000
122	Peoples National Bank, Seattle	14,216,000
123	United States Trust Co., New York	25,000,000
124	Texas American Bank/Fort Worth NA	5,500,000
125	Central National Bank, Cleveland	75,000,000[2]
126	Sun Bank NA, Orlando, Fla.	900,000
128	First Citizens Bank & Trust Co., Raleigh, N.C.	20,000,000
131	Deposit Guaranty National Bank, Jackson, Miss.	4,260,000
132	Liberty National Bank & Trust Co., Oklahoma City	39,492,000
133	Old Kent Bank & Trust Co., Grand Rapids, Mich.	3,600,000
134	South Carolina National Bank, Columbia	24,000,000
135	City National Bank, Beverly Hills	750,000
136	First Tennessee Bank NA, Memphis	5,180,000
137	Manufacturers & Traders Trust Co., Buffalo, N.Y.	11,250,000
138	Heritage Bank NA, Jamesburg, N.J.	6,643,000
139	Zions First National Bank, Salt Lake City, Utah	17,400,000
140	Industrial Valley Bank & Trust Co., Philadelphia	35,502,000[2]
141	First American Bank of Virginia, McLean	1,788,000
142	BayBank Middlesex, Burlington, Mass.	5,000,000
143	RepublicBank Houston NA	10,000,000
145	Michigan National Bank, Lansing	12,000,000
146	Branch Banking & Trust Co., Wilson, N.C.	473,000
147	Michigan National Bank, Detroit	7,956,000
148	Mitsui Manufacturers Bank, Los Angeles	8,000,000
149	First National Bank of Commerce, New Orleans, La.	3,965,000
150	Industrial Bank of Japan Trust Co., New York	33,000,000
151	Third National Bank, Nashville, Tenn.	3,750,000
152	Rhode Island Hospital Trust National Bank, Providence	15,000,000
153	Merchants National Bank & Trust Co., Indianapolis	5,000,000
154	Old Stone Bank, Providence, R.I.	11,627,000
155	Dominion Bank NA, Roanoke, Va.	2,500,000
157	Banco de Ponce, P.R.	27,900,000
159	First American National Bank, Nashville, Tenn.	4,000,000
160	First Security Bank of Idaho NA, Boise	10,000,000
161	First National of South Carolina, Columbia	147,181
164	First National Bank of Florida, Tampa	4,275,000
165	Frost National Bank, San Antonio, Tex.	13,675,000
169	Wilmington Trust Co., Del.	17,800,000
171	Bankers Trust of South Carolina, Columbia	16,764,422[2]
174	Morgan Bank (Delaware), Wilmington	100,000,000
178	Old National Bank of Washington, Spokane	16,545,000[2]
179	Long Island Trust Co., NA, Garden City, N.Y.	4,031,000
181	Colonial Bank, Waterbury, Conn.	3,290,000
182	New Jersey National Bank, Trenton	18,000,000
183	Commerce Union Bank, Nashville, Tenn.	23,500,000
184	Imperial Bank, Los Angeles	16,000,000[2]
186	Golden State Sanwa Bank, San Francisco	5,000,000
188	First National Bank, Cincinnati	11,798,000
189	United Bank of Arizona, Phoenix	13,000,000
191	InterFirst Bank Houston NA, Tex.	40,000,000
192	Key Bank NA, Abany, N.Y.	3,500,000
194	Northeastern Bank of Pa., Wilkes-Barre	3,365,000
196	Liberty National Bank & Trust Co., Louisville, Ky.	3,650,000
197	InterFirst Bank Fort Worth NA, Tex.	16,000,000
200	First National Bank & Trust Co., Tulsa, Okla.	6,760,000
201	SouthTrust Bank of Alabama NA, Birmingham	10,000,000
202	Puget Sound National Bank, Tacoma, Wash.	6,450,000
203	Bank South NA, Atlanta	9,525,000
204	Commonwealth National Bank, Harrisburg, Pa.	12,400,000
205	Citytrust, Bridgeport, Conn.	491,000
207	First National Bank of Allentown, Pa.	10,245,000
210	Central Bank, San Francisco	11,467,000[2]
212	Bank of the West, San Francisco	7,000,000
218	First Jersey National Bank, Jersey City, N.J.	2,100,000
219	First Bank of South Dakota, NA, Sioux Falls	1,800,000
220	F&M Marquette National Bank, Minneapolis, Minn.	11,089,000
221	Colorado National Bank, Denver	10,000,000
224	Huntington National Bank of Northeast Ohio, Cleveland	3,378,000
225	Exchange National Bank, Chicago	1,000,000
227	LaSalle National Bank, Chicago	22,338,000
229	Bank One, Cleveland NA, Ohio	6,715,000
231	National Bank of Commerce, San Antonio, Tex.	5,000,000
232	First of America Bank-Detroit NA	16,400,000
233	First Nat'l State Bk. of So. Jersey, Burlington Twp., N.J.	3,000,000
235	Valley Bank of Nevada, Las Vegas	6,000,862
239	Capital Bank NA, Houston	19,500,000[2]
240	Southern National Bank of N.C., Lumberton	4,879,000
242	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	8,934,000
243	San Diego Trust & Savings Bank, Calif.	8,033,000
244	Norwest Bank Des Moines NA, Iowa	8,925,000
245	First Eastern Bank NA, Wilkes-Barre, Pa.	7,256,000
246	Central Bank of Denver	7,200,000
249	Westamerica Bank NA, San Rafael, Calif.	3,902,000
250	Banco Central Corp., Hato Rey, P.R.	19,416,958
253	First National Bank, Amarillo, Tex.	6,000,000
254	Trust Company of New Jersey, Jersey City	6,101,000[2]
255	National Bank of Georgia, Atlanta	3,562,000
261	Marine Bank, Warren, Pa.	8,461,000
262	Daiwa Bank Trust Co., New York	15,000,000
265	Southeast National Bank of Pa., Malvern	13,000,000
266	Third National Bank & Trust Co., Dayton, Ohio	3,000,000
271	Central Penn National Bank, Philadelphia	8,645,000
272	First City Bank, Dallas	7,000,000
273	Southern Bank & Trust Co., Greenville, S.C.	121,000
275	Laredo National Bank, Tex.	1,070,000
276	First Seneca Bank, Butler, Pa.	7,317,000
277	Central Carolina B&T Co. NA, Durham, N.C.	1,280,000
285	First Interstate Bank of Utah NA, Salt Lake City	5,000,000
286	Security Trust Co., Rochester, N.Y.	11,000,000
287	Arlington Trust Co., Lawrence, Mass.	4,500,000
289	Provident Bank, Cincinnati	10,582,000
290	Bank of Commonwealth, Detroit	32,216,000
291	First American Bank NA, Washington, D.C.	288,057
294	Shawmut Worcester Cty. Bank NA, Worcester, Mass.	4,000,000
295	Norstar Bank of Long Island, Hempstead, N.Y.	2,380,416
299	First Peoples Bank of New Jersey, Hadden Twp.	19,944,000
300	Merchants National Bank, Allentown, Pa.	2,500,000

(1)—Supplemental capital includes subordinated debt (capital notes and debentures) and preferred stock. Unless otherwise indicated by footnotes (2) and (3), supplemental capital figures shown are subordinated debt only. (2)—Includes preferred stock. (3)—Includes capital notes assumed by parent holding company and carried as surplus on bank's books.

Geographic Breakdown of Top 300 Banks

Compiled by American Banker Copyright 1984

Rank 12/83		Total Deposits
	ALABAMA	
72	AmSouth Bank NA, Birmingham	2,797,356,000
117	Central Bank of the South, Birmingham	1,842,702,000
201	SouthTrust Bank of Alabama NA, Birmingham	1,039,977,579
	ALASKA	
252	National Bank of Alaska, Anchorage	806,830,000
	ARIZONA	
25	Valley National Bank, Phoenix	6,568,084,000
47	First Interstate Bank of Arizona NA, Phoenix	4,138,695,000
91	Arizona Bank, Phoenix	2,277,022,000
189	United Bank of Arizona, Phoenix	1,105,725,000
	CALIFORNIA	
1	Bank of America NT&SA, San Francisco	90,250,018,000
9	Security Pacific National Bank, Los Angeles	27,763,181,000
11	Wells Fargo Bank NA, San Francisco	20,554,485,000
12	Crocker National Bank, San Francisco	19,045,237,000
14	First Interstate Bank of California, Los Angeles	15,266,068,000
29	Union Bank, Los Angeles	6,068,815,000
55	California First Bank, San Francisco	3,818,193,000
77	Bank of California NA, San Francisco	2,623,772,000
90	Lloyds Bank California, Los Angeles	2,277,291,467
92	Sumitomo Bank of California, San Francisco	2,231,072,158
135	City National Bank, Beverly Hills	1,617,527,000
148	Mitsui Manufacturers Bank, Los Angeles	1,472,502,000
184	Imperial Bank, Los Angeles	1,160,817,000
186	Golden State Sanwa Bank, San Francisco	1,128,462,000
210	Central Bank, San Francisco	976,530,000
212	Bank of the West, San Francisco	974,613,000
243	San Diego Trust & Savings Bank	844,769,000
249	Westamerica Bank NA, San Rafael	815,114,000
251	Hibernia Bank, San Francisco	807,805,000
274	Barclays Bank of California, San Francisco	761,169,000
	COLORADO	
114	First Interstate Bank of Denver NA	1,853,786,000
118	United Bank of Denver NA	1,815,280,018
221	Colorado National Bank, Denver	963,954,000
246	Central Bank of Denver	832,120,000
	CONNECTICUT	
39	Connecticut Bank & Trust Co. NA, Hartford	4,523,480,000
60	Connecticut National Bank, Hartford	3,479,602,000
156	Union Trust Co., Stamford	1,408,908,000
181	Colonial Bank, Waterbury	1,173,589,000
205	Citytrust, Bridgeport	998,534,000
	DELAWARE	
169	Wilmington Trust Co	1,283,378,000
174	Morgan Bank (Delaware), Wilmington	1,223,631,000
180	Chemical Bank (Delaware), Wilmington	1,178,409,912
228	Bank of Delaware, Wilmington	899,366,000
	DISTRICT OF COLUMBIA	
53	Riggs National Bank, Washington	3,882,434,000
73	American Security Bank NA, Washington	2,753,382,000
217	National Bank of Washington, Washington	967,443,000
291	First American Bank NA, Washington	709,833,142
	FLORIDA	
26	Southeast Bank NA, Miami	6,434,788,000
69	Florida National Bank, Jacksonville	2,844,588,000
79	Atlantic National Bank of Florida, Jacksonville	2,509,625,000
94	NCNB National Bank of Florida, Tampa	2,213,069,000
110	Barnett Bank of South Florida NA, Miami	1,892,519,000
126	Sun Bank NA, Orlando	1,687,033,000
164	First National Bank of Florida, Tampa	1,310,508,000
257	Barnett Bank of Central Florida NA, Winter Park	792,874,000
269	Flagship National Bank, Miami	779,748,000
282	Sun Bank/South Florida NA, Fort Lauderdale	726,048,000
283	Barnett Bank of Palm Beach Cty., Delray Beach	725,188,358
292	Pan American Bank NA, Miami	705,647,100
298	Barnett Bank of Jacksonville NA	696,933,000
	GEORGIA	
45	Citizens & Southern National Bank, Atlanta	4,200,268,000
61	First National Bank, Atlanta	3,456,514,000
108	Trust Company Bank, Atlanta	2,002,861,000
203	Bank South NA, Atlanta	1,027,722,000
255	National Bank of Georgia, Atlanta	802,814,000
	HAWAII	
67	Bank of Hawaii, Honolulu	2,931,278,283
104	First Hawaiian Bank, Honolulu	2,063,608,000
	IDAHO	
115	Idaho First National Bank, Boise	1,846,411,000
160	First Security Bank of Idaho NA, Boise	1,341,090,000
	ILLINOIS	
7	Continental Illinois Nat'l B&T Co., Chicago	30,082,230,000
8	First National Bank, Chicago	27,854,663,000
35	Harris Trust & Savings Bank, Chicago	4,735,607,000
50	Northern Trust Co., Chicago	3,974,898,000
86	American National Bank & Trust Co., Chicago	2,371,680,000
225	Exchange National Bank, Chicago	927,033,805
227	LaSalle National Bank, Chicago	912,629,000

Rank 12/83		Total Deposits
	INDIANA	
87	American Fletcher Nat'l B&T Co., Indianapolis	2,368,903,000
105	Indiana National Bank, Indianapolis	2,054,495,000
153	Merchants Nat'l Bank & Trust Co., Indianapolis	1,439,623,000
	IOWA	
244	Norwest Bank Des Moines NA	844,328,000
	KANSAS	
247	Fourth National Bank & Trust Co., Wichita	829,982,000
	KENTUCKY	
89	First National Bank, Louisville	2,326,689,000
111	Citizens Fidelity Bank & Trust Co., Louisville	1,868,532,000
196	Liberty National Bank & Trust Co., Louisville	1,084,706,000
	LOUISIANA	
130	Whitney National Bank, New Orleans	1,651,236,411
149	First National Bank of Commerce, New Orleans	1,465,777,000
173	Hibernia National Bank, New Orleans	1,232,536,000
237	Commercial National Bank, Shreveport	864,065,000
238	Louisiana National Bank, Baton Rouge	863,012,387
248	First National Bank, Shreveport	828,054,000
	MARYLAND	
62	Maryland National Bank, Baltimore	3,381,884,000
82	First National Bank of Maryland, Baltimore	2,463,236,000
98	Equitable Bank NA, Baltimore	2,143,342,000
106	Suburban Bank, Bethesda	2,034,020,000
176	Union Trust Co., Baltimore	1,211,314,000
270	Citizens Bank & Trust Co., Riverdale	768,583,287
293	Mercantile-Safe Deposit & Trust Co., Baltimore	704,945,722
	MASSACHUSETTS	
16	First National Bank, Boston	11,180,445,000
59	Bank of New England NA, Boston	3,519,806,000
80	State Street Bank & Trust Co., Boston	2,492,654,000
100	Shawmut Bank of Boston NA	2,100,967,000
142	BayBank Middlesex, Burlington	1,557,789,585
163	Boston Safe Deposit & Trust Co	1,310,814,626
279	BayBank Norfolk County Trust Co., Dedham	730,622,000
287	Arlington Trust Co., Lawrence	723,275,000
294	Shawmut Worcester County Bank NA, Worcester	701,394,000
	MICHIGAN	
21	National Bank of Detroit	7,638,307,000
42	Comerica Bank-Detroit	4,422,965,000
49	Manufacturers National Bank, Detroit	3,980,447,000
133	Old Kent Bank & Trust Co., Grand Rapids	1,633,773,000
145	Michigan National Bank, Lansing	1,494,240,000
147	Michigan National Bank, Detroit	1,476,886,000
209	Citizens Commercial & Savings Bank, Flint	979,104,000
232	First of America Bank-Detroit NA	880,306,000
256	Security Bank & Trust Co., Southgate	798,249,000
260	Genesee Merchants Bank & Trust Co., Flint	791,516,000
290	Bank of the Commonwealth, Detroit	714,809,000
	MINNESOTA	
41	First National Bank, Minneapolis	4,435,905,000
52	Norwest Bank Minneapolis NA	3,882,676,000
99	First National Bank, St. Paul	2,138,343,000
220	F & M Marquette National Bank, Minneapolis	964,722,000
	MISSISSIPPI	
131	Deposit Guaranty National Bank, Jackson	1,641,553,000
158	First National Bank, Jackson	1,376,448,000
	MISSOURI	
84	Mercantile Trust Co. NA, St. Louis	2,382,548,000
95	Centerre Bank NA, St. Louis	2,212,958,000
215	United Missouri Bank of Kansas City NA	969,017,000
226	First National Bank, Kansas City	918,424,000
230	Boatmen's National Bank, St. Louis	888,201,000
263	Commerce Bank of Kansas City NA	786,905,000
	NEVADA	
102	First Interstate Bank of Nevada NA, Reno	2,077,582,768
235	Valley Bank of Nevada, Las Vegas	867,714,593
	NEW JERSEY	
76	Fidelity Union Bank, Newark	2,668,258,000
93	Midlantic National Bank, Newark	2,225,673,000
109	United Jersey Bank, Hackensack	1,930,461,000
113	First National State Bank, Newark	1,857,317,000
138	Heritage Bank NA, Jamesburg	1,571,860,000
177	National Community Bank, Rutherford	1,210,760,620
182	New Jersey National Bank, Trenton	1,171,368,000
185	National State Bank, Elizabeth	1,131,293,000
193	New Jersey Bank NA, West Paterson	1,091,855,000
195	First National State Bank of New Jersey, Totowa	1,087,598,000
208	Citizens First National Bank, Ridgewood	983,878,000
218	First Jersey National Bank, Jersey City	967,141,000
233	First Nat'l State Bank of S. Jersey, Burlington Twp.	873,001,000
254	Trust Company of New Jersey, Jersey City	804,246,000
264	Valley National Bank, Passaic	786,620,951
268	Horizon Bank NA, Morristown	782,188,000
299	First Peoples Bank of New Jersey, Haddon Twp	694,957,000
	NEW MEXICO	
198	Sunwest Bank of Albuquerque NA	1,079,890,311

Geographic Breakdown of Top 300 Banks

Compiled by American Banker Copyright 1984

Rank 12/83		Total Deposits
	NEW YORK	
2	Citibank NA, New York	78,392,000,000
3	Chase Manhattan Bank NA, New York	59,824,598,000
4	Manufacturers Hanover Trust Co., New York	42,186,468,000
5	Morgan Guaranty Trust Co., New York	39,419,026,000
6	Chemical Bank, New York	33,355,815,000
10	Bankers Trust Co., New York	24,506,971,000
13	Marine Midland Bank NA, Buffalo	16,409,827,000
17	Irving Trust Co., New York	10,701,228,000
18	Bank of New York	9,564,834,783
23	Republic National Bank, New York	7,263,260,000
31	National Westminster Bank USA, New York	5,746,245,000
36	European American Bank & Trust Co., New York	4,674,868,000
54	Bank of Tokyo Trust Co., New York	3,835,872,000
63	Israel Discount Bank, New York	3,105,755,000
65	Lincoln First Bank NA, Rochester	3,066,110,000
74	Bank Leumi Trust Co., New York	2,696,421,193
116	Citibank (New York) NA, Buffalo	1,844,848,000
121	Fuji Bank & Trust Co., New York	1,761,104,839
123	United States Trust Co., New York	1,744,850,000
129	J. Henry Schroder Bank & Trust Co., New York	1,655,596,000
137	Manufacturers & Traders Trust Co., Buffalo	1,573,018,000
150	Industrial Bank of Japan Trust Co., New York	1,464,353,000
167	Barclays Bank of New York NA	1,288,124,000
179	Long Island Trust Co. NA, Garden City	1,188,434,000
187	UBAF Arab American Bank, New York	1,119,553,000
192	Key Bank NA, Albany	1,097,472,753
213	State Bank of Albany, Albany	973,235,000
262	Daiwa Bank Trust Co., New York	789,332,000
267	Oneida National Bank, Utica	784,327,627
281	Liberty National Bank, Buffalo	727,359,242
286	Security Trust Co., Rochester	723,521,000
288	Brown Brothers Harriman & Co., New York	721,841,147
295	Norstar Bank of Long Island, Hempstead	701,003,134
297	Amalgamated Bank, New York	699,443,000
	NORTH CAROLINA	
24	NCNB National Bank of North Carolina, Charlotte	6,608,873,000
30	Wachovia Bank & Trust Co. NA, Winston-Salem	5,825,768,213
40	First Union National Bank, Charlotte	4,481,502,000
107	Northwestern Bank, North Wilkesboro	2,006,206,000
128	First-Citizens Bank & Trust Co., Raleigh	1,660,286,988
146	Branch Banking Trust Co., Wilson	1,482,003,000
216	United Carolina Bank, Whiteville	968,758,000
240	Southern National Bank, Lumberton	860,833,154
277	Central Carolina Bank & Trust Co., Durham	739,525,000
	OHIO	
34	BancOhio National Bank, Columbus	4,763,410,000
38	AmeriTrust Co. NA, Cleveland	4,565,443,000
64	Huntington National Bank, Columbus	3,075,104,000
78	National City Bank, Cleveland	2,534,571,000
120	Society National Bank, Cleveland	1,810,679,000
125	Central National Bank, Cleveland	1,705,517,000
172	Bank One Columbus NA	1,232,853,525
175	Central Trust Co. NA, Cincinnati	1,223,148,000
188	First National Bank, Cincinnati	1,116,625,000
199	Fifth Third Bank, Cincinnati	1,046,786,000
206	Bank One Dayton NA	989,857,000
211	First National Bank, Akron	975,169,000
214	Toledo Trust Co	969,917,296
224	Huntington Nat'l Bank of Northeast Ohio, Cleveland	945,898,000
229	Bank One Cleveland NA	889,802,000
266	Third National Bank & Trust Co., Dayton	785,370,000
289	Provident Bank, Cincinnati	718,344,000
	OKLAHOMA	
112	First National Bank & Trust Co., Oklahoma City	1,860,322,888
132	Liberty National Bank & Trust Co., Oklahoma City	1,634,776,000
166	Bank of Oklahoma NA, Tulsa	1,294,789,000
200	First National Bank & Trust Co., Tulsa	1,042,695,000
	OREGON	
43	United States National Bank, Portland	4,399,197,000
48	First Interstate Bank of Oregon NA, Portland	4,111,835,000
234	Oregon Bank, Portland	872,825,000
	PENNSYLVANIA	
15	Mellon Bank NA, Pittsburgh	12,924,800,000
37	Pittsburgh National Bank	4,625,620,000
44	Philadelphia National Bank	4,363,328,000
56	First Pennsylvania Bank NA, Philadelphia	3,789,992,000
57	Fidelity Bank, Philadelphia	3,758,686,000
68	Provident National Bank, Philadelphia	2,918,581,000
70	Girard Bank, Philadelphia	2,821,030,000
75	Equibank, Pittsburgh	2,689,247,000
83	American Bank & Trust Co., Reading	2,385,768,000
101	Continental Bank, Norristown	2,082,090,000
119	Hamilton Bank, Lancaster	1,810,772,000
140	Industrial Valley Bank & Trust Co., Philadelphia	1,559,509,000
144	Union National Bank, Pittsburgh	1,510,844,000
170	Dauphin Deposit Bank & Trust Co., Harrisburg	1,257,521,166
194	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,091,168,127
204	Commonwealth National Bank, Harrisburg	998,974,000
207	First National Bank, Allentown	988,799,000
245	First Eastern Bank NA, Wilkes-Barre	843,852,000
261	Marine Bank, Warren	790,855,000
265	Southeast National Bank of Pennsylvania, Malvern	785,371,590
271	Central Penn National Bank, Philadelphia	768,303,000
276	First Seneca Bank, Butler	742,741,000
300	Merchants National Bank, Allentown	690,183,692
	PUERTO RICO	
88	Banco Popular de Puerto Rico, San Juan	2,347,449,307
157	Banco de Ponce	1,403,426,593
241	Banco de Santander-Puerto Rico, Hato Rey	847,820,673
250	Banco Central Corp., Hato Rey	809,945,350
	RHODE ISLAND	
58	Fleet National Bank, Providence	3,542,902,000
152	Rhode Island Hospital Trust Nat'l Bank, Providence	1,445,340,000
154	Old Stone Bank, Providence	1,427,826,000
	SOUTH CAROLINA	
127	Citizens & Southern National Bank, Charleston	1,674,454,771
134	South Carolina National Bank, Columbia	1,625,252,000
161	First National Bank of South Carolina, Columbia	1,340,844,030
171	Bankers Trust of South Carolina, Columbia	1,256,581,613
273	Southern Bank & Trust Co., Greenville	766,389,000
	SOUTH DAKOTA	
96	Citibank (South Dakota) NA, Sioux Falls	2,191,285,000
219	First Bank of South Dakota NA, Sioux Falls	966,456,000
	TENNESSEE	
136	First Tennessee Bank NA, Memphis	1,573,713,000
151	Third National Bank, Nashville	1,453,095,000
159	First American National Bank, Nashville	1,350,785,000
162	Union Planters National Bank, Memphis	1,314,593,000
183	Commerce Union Bank, Nashville	1,163,309,359
259	National Bank of Commerce, Memphis	791,530,000
296	American National Bank & Trust Co., Chattanooga	699,916,000
	TEXAS	
19	RepublicBank Dallas NA	8,754,883,000
20	First City National Bank, Houston	7,974,072,000
22	InterFirst Bank Dallas NA	7,577,289,000
28	Texas Commerce Bank NA, Houston	6,243,431,000
51	Mercantile National Bank, Dallas	3,922,482,000
71	Bank of the Southwest NA, Houston	2,802,577,000
85	Allied Bank of Texas, Houston	2,376,695,000
124	Texas American Bank/Fort Worth NA	1,708,256,000
143	RepublicBank Houston NA	1,527,497,000
165	Frost National Bank, San Antonio	1,296,767,322
190	InterFirst Bank Austin NA	1,100,938,000
191	InterFirst Bank Houston NA	1,100,666,000
197	InterFirst Bank Fort Worth NA	1,083,109,000
231	National Bank of Commerce, San Antonio	888,125,000
236	BancTexas Dallas NA	865,237,000
239	Capital Bank NA, Houston	861,036,000
253	First National Bank, Amarillo	806,596,000
258	Texas Commerce Bank-Austin NA	791,673,447
272	First City Bank, Dallas	768,143,000
275	Laredo National Bank	744,400,130
280	State National Bank, El Paso	729,045,768
284	RepublicBank First National Midland	724,035,993
	UTAH	
103	First Security Bank of Utah NA, Ogden	2,066,028,000
139	Zions First National Bank, Salt Lake City	1,564,730,000
285	First Interstate Bank of Utah NA, Salt Lake City	724,023,000
	VIRGINIA	
32	Sovran Bank NA, Richmond, Va.	5,576,104,000
46	United Virginia Bank, Richmond	4,161,072,000
66	Bank of Virginia, Richmond	3,032,889,000
141	First American Bank of Virginia, McLean	1,559,112,000
155	Dominion Bank NA, Roanoke	1,409,270,000
168	Central Fidelity Bank NA, Richmond	1,286,787,000
222	First Virginia Bank, Falls Church	960,554,000
278	Central Fidelity Bank NA, Lynchburg	731,836,000
	WASHINGTON	
27	Seattle-First National Bank	6,311,056,000
33	Rainier National Bank, Seattle	4,811,956,000
97	First Interstate Bank of Washington NA, Seattle	2,176,549,449
122	Peoples National Bank, Seattle	1,745,364,000
178	Old National Bank, Spokane	1,198,126,000
202	Puget Sound National Bank, Tacoma	1,036,110,410
	WISCONSIN	
81	First Wisconsin National Bank, Milwaukee	2,485,557,000
223	Marine Bank NA, Milwaukee	959,959,000
242	M & I Marshall & Ilsley Bank, Milwaukee	845,575,000

300 Largest Commercial Banks in Assets (a)

December 31, 1983, Compared with December 31, 1982

Compiled by American Banker Copyright 1984

Asset Rank 12/31/83		12/31/83 $	12/31/82 $	1982 Rank	Gain
1	Citibank NA, New York	113,474,000,000	111,111,000,000	2	+1
2	Bank of America NT&SA, San Francisco	109,668,351,000	118,875,920,000	1	
3	Chase Manhattan Bank NA, New York	79,527,458,000	79,118,264,000	3	
4	Manufacturers Hanover Trust Co., New York	57,734,789,000	58,989,414,000	4	
5	Morgan Guaranty Trust Co., New York	56,204,251,000	57,296,010,000	5	
6	Chemical Bank, New York	49,345,727,000	47,072,376,000	6	
7	Continental Illinois National B&T Co., Chicago	40,669,908,000	41,299,872,000	7	
8	Bankers Trust Co., New York	40,129,581,000	39,717,967,000	8	
9	Security Pacific National Bank, Los Angeles	36,097,991,000	33,579,023,512	10	+1
10	First National Bank, Chicago	35,539,783,000	34,548,152,000	9	
11	Wells Fargo Bank NA, San Francisco	23,855,154,000	22,116,214,000	12	+1
12	Crocker National Bank, San Francisco	23,001,540,000	24,433,380,000	11	
13	Marine Midland Bank NA, Buffalo, N.Y	22,612,726,000	20,045,473,000	15	+2
14	Mellon Bank NA, Pittsburgh	21,809,868,000	20,532,360,000	14	
15	First Interstate Bank of California, Los Angeles	20,829,386,000	21,313,945,000	13	
16	First National Bank, Boston	17,440,544,000	16,512,755,000	17	+1
17	Irving Trust Co., New York	16,897,106,000	17,606,873,000	16	
18	Bank of New York	12,649,306,208	12,620,614,000	18	
19	RepublicBank Dallas NA	12,558,018,000	11,554,657,000	20	+1
20	Texas Commerce Bank NA, Houston	11,863,099,000	10,158,439,000	22	+2
21	National Bank of Detroit	11,592,200,000	10,861,103,000	21	
22	InterFirst Bank Dallas NA	11,034,025,000	12,036,026,000	19	
23	First City National Bank, Houston	10,220,005,000	9,921,239,000	23	
24	Republic National Bank, New York	9,718,240,000	8,927,406,000	25	+1
25	NCNB National Bank of North Carolina, Charlotte	9,138,864,000	8,330,341,000	26	+1
26	Southeast Bank NA, Miami	8,477,650,000	7,010,433,000	30	+4
27	Pittsburgh National Bank	8,353,574,000	7,338,852,000	28	+1
28	Seattle-First National Bank	8,258,976,000	9,841,143,000	24	
29	Valley National Bank, Phoenix	8,096,390,000	7,150,610,000	29	
30	Union Bank, Los Angeles	7,923,025,000	7,545,283,000	27	
31	Wachovia B & T Co. NA, Winston-Salem, N.C	7,697,846,000	6,757,290,370	33	+2
32	National Westminster Bank USA, New York	7,485,877,000	6,826,440,000	32	
33	First National Bank, Minneapolis	7,187,746,000	5,538,760,000	40	+7
34	Sovran Bank NA, Richmond, Va.	7,056,340,000	3,810,314,000	66	+ 32
35	Harris Trust & Savings Bank, Chicago	6,973,980,000	6,879,696,000	31	
36	European American B & T Co., New York	6,788,358,000	5,421,036,000	43	+7
37	First Union National Bank, Charlotte, N.C	6,653,884,000	6,060,598,000	34	
38	Citizens & Southern National Bank, Atlanta	6,409,843,000	5,475,882,000	42	+4
39	Rainier National Bank, Seattle	5,992,778,000	5,547,918,000	39	
40	Northern Trust Co., Chicago	5,954,922,000	5,886,017,000	36	
41	Philadelphia National Bank	5,841,136,000	5,909,596,000	35	
42	BancOhio National Bank, Columbus	5,830,419,000	5,591,045,000	38	
43	AmeriTrust Co. NA, Cleveland	5,799,603,000	5,747,592,000	37	
44	Connecticut Bank & Trust Co. NA, Hartford	5,789,622,000	4,839,434,000	49	+5
45	Comerica Bank-Detroit	5,774,375,000	5,489,742,000	41	
46	Norwest Bank Minneapolis NA	5,731,456,000	4,919,876,000	48	+2
47	Mercantile National Bank, Dallas	5,715,188,000	4,943,228,000	47	
48	United States National Bank, Portland, Ore	5,641,910,000	4,948,199,000	46	
49	First Interstate Bank of Oregon NA, Portland	5,535,803,000	5,184,928,000	45	
50	United Virginia Bank, Richmond	5,385,586,000	4,816,271,000	50	
51	First National Bank, Atlanta	5,270,170,000	4,018,452,000	61	+10
52	First Pennsylvania Bank NA, Philadelphia	5,127,522,000	5,387,416,000	44	
53	Manufacturers National Bank, Detroit	5,080,524,000	4,537,482,000	51	
54	Maryland National Bank, Baltimore	4,918,908,000	4,352,640,000	55	+1
55	Fleet National Bank, Providence, R.I	4,886,012,000	3,983,808,000	62	+7
56	First Interstate Bank of Arizona NA, Phoenix	4,874,519,000	4,508,747,000	52	
57	Riggs National Bank, Washington, D.C	4,757,591,000	3,707,089,000	69	+ 12
58	Fidelity Bank, Philadelphia	4,736,423,000	4,041,170,000	60	+2
59	Connecticut National Bank, Hartford	4,574,761,000	4,084,201,000	59	
60	Bank of Tokyo Trust Co., New York	4,505,212,000	4,135,001,060	57	
61	Bank of New England NA, Boston	4,453,341,000	3,746,972,000	68	+7
62	California First Bank, San Francisco	4,346,847,000	4,156,440,000	56	
63	National City Bank, Cleveland	4,197,666,000	4,485,705,000	53	
64	Provident National Bank, Philadelphia	4,143,764,000	3,761,878,000	67	+3
65	Huntington National Bank, Columbus, Ohio	4,128,905,000	3,838,425,000	64	
66	Lincoln First Bank NA, Rochester, N.Y	4,128,618,000	3,837,803,000	65	
67	First National Bank, St. Paul, Minn	4,079,497,000	3,630,075,000	70	+3
68	Girard Bank, Philadelphia	4,074,794,000	4,416,632,000	54	
69	Bank of California NA, San Francisco	3,948,163,000	3,908,865,000	63	
70	Citibank (South Dakota) NA, Sioux Falls	3,933,906,000	2,834,504,000	87	+ 17
71	State Street Bank & Trust Co., Boston	3,918,082,000	3,442,388,000	72	+1
72	Bank of Virginia, Richmond	3,800,762,000	3,232,940,000	75	+3
73	American Security Bank NA, Washington, D.C	3,724,527,000	3,399,157,000	74	+1
74	AmSouth Bank NA, Birmingham, Ala	3,707,188,000	2,165,726,000	118	+ 44
75	Centerre Bank NA, St. Louis, Mo	3,569,431,000	3,403,781,000	73	
76	Bank of the Southwest NA, Houston	3,563,614,000	3,003,710,000	83	+7
77	First Wisconsin National Bank, Milwaukee	3,513,821,000	3,466,227,000	71	
78	Florida National Bank, Jacksonville	3,479,103,000	1,090,651,000	215	+137
79	Citibank (New York) NA, Buffalo	3,445,830,000	2,591,314,000	95	+ 16
80	Mercantile Trust Co. NA, St. Louis, Mo	3,434,076,000	4,125,433,000	58	
81	Allied Bank of Texas, Houston	3,394,350,000	2,447,644,000	100	+ 19
82	Israel Discount Bank, New York	3,378,028,000	3,078,782,000	80	
83	Fidelity Union Bank, Newark, N.J	3,377,394,000	3,087,475,640	79	
84	First National Bank of Maryland, Baltimore	3,369,477,000	3,181,332,000	77	
85	American Fletcher National B & T Co., Indianapolis	3,292,583,000	2,922,957,000	84	
86	First National Bank, Louisville, Ky	3,290,741,000	2,814,753,257	88	+2
87	Atlantic National Bank of Florida, Jacksonville	3,284,833,000	2,516,694,000	97	+ 10
88	Bank of Hawaii, Honolulu	3,249,557,000	2,876,154,000	86	
89	Equibank, Pittsburgh	3,226,306,000	3,167,402,000	78	
90	Shawmut Bank of Boston NA	3,136,378,000	3,065,312,000	81	
91	NCNB National Bank of Florida, Tampa	3,097,325,000	1,160,473,013	209	+118
92	Trust Company Bank, Atlanta	3,090,505,000	2,886,994,000	85	
93	American National Bank & Trust Co., Chicago	3,066,290,000	3,208,523,000	76	
94	Indiana National Bank, Indianapolis	3,031,197,000	2,660,225,000	93	
95	Bank Leumi Trust Co., New York	3,028,109,565	2,798,234,878	89	
96	Banco Popular de Puerto Rico, San Juan	2,969,590,916	2,722,853,403	91	
97	Arizona Bank, Phoenix	2,756,043,000	2,337,055,255	108	+ 11
98	First Interstate Bank of Denver NA	2,755,764,000	N.A.	...	
99	American Bank & Trust Co., Reading, Pa	2,749,410,000	2,463,814,000	98	
100	Midlantic National Bank, Newark, N.J	2,741,986,000	2,399,582,000	103	+3

(a)—Data may not be comparable because of mergers, acquisitions, etc. In addition, American Banker requested "Call Report" figures in 1983. The 1982 figures are as reported in 1983 and have not been restated.

300 Largest Commercial Banks in Assets (a)

December 31, 1983, Compared with December 31, 1982

Compiled by American Banker Copyright 1984

Asset Rank 12/31/83		12/31/83 $	12/31/82 $	1982 Rank	Gain
101	Central Bank of the South, Birmingham, Ala.	2,712,172,000	2,597,347,427	94	
102	First National State Bank, Newark, N.J.	2,676,633,000	2,694,225,000	92	
103	Lloyds Bank California, Los Angeles	2,672,841,913	2,530,934,000	96	
104	Citizens Fidelity B & T Co., Louisville, Ky.	2,667,832,000	2,412,381,000	102	
105	First Interstate Bank of Washington NA, Seattle	2,635,491,000	2,455,414,000	99	
106	First National Bank & Trust Co., Oklahoma City	2,604,587,918	3,023,787,431	82	
107	Texas American Bank/Fort Worth NA	2,553,669,000	2,362,876,000	105	
108	Suburban Bank, Bethesda, Md.	2,544,027,000	2,060,236,532	123	+ 15
109	Equitable Bank NA, Baltimore	2,543,124,000	2,255,393,000	111	+2
110	First Security Bank of Utah NA, Ogden	2,541,797,000	2,379,562,000	104	
111	Northwestern Bank, North Wilkesboro, N.C.	2,514,384,000	2,105,948,000	121	+ 10
112	Continental Bank, Norristown, Pa.	2,504,053,000	2,300,136,000	110	
113	Sumitomo Bank of California, San Francisco	2,454,078,000	2,114,609,835	120	+7
114	First Interstate Bank of Nevada NA, Reno	2,447,046,806	2,353,278,000	106	
115	United Bank of Denver NA	2,444,276,869	2,336,846,000	109	
116	First Tennessee Bank NA, Memphis	2,411,186,000	2,029,378,000	125	+9
117	Hamilton Bank, Lancaster, Pa.	2,387,536,000	2,415,134,000	101	
118	Idaho First National Bank, Boise	2,386,422,000	2,208,061,000	116	
119	First Hawaiian Bank, Honolulu	2,383,574,000	2,165,715,000	119	
120	Society National Bank, Cleveland	2,378,135,000	2,208,299,000	115	
121	United Jersey Bank, Hackensack	2,314,778,000	1,966,218,000	128	+7
122	United States Trust Co., New York	2,307,619,000	2,242,853,597	113	
123	Central National Bank, Cleveland	2,298,161,000	2,250,907,000	112	
124	Deposit Guaranty National Bank, Jackson, Miss.	2,288,216,000	2,071,499,000	122	
125	South Carolina National Bank, Columbia	2,223,977,000	2,007,771,000	126	+1
126	Morgan Bank (Delaware), Wilmington	2,195,608,000	1,654,870,000	146	+ 20
127	Liberty National Bank & Trust Co., Oklahoma City	2,179,840,000	2,236,259,591	114	
128	Sun Bank NA, Orlando, Fla.	2,123,998,000	1,723,406,000	139	+ 11
129	Whitney National Bank, New Orleans, La.	2,120,682,600	2,046,108,883	124	
130	Dominion Bank NA, Roanoke, Va.	2,087,823,000	1,707,894,000	140	+ 10
131	Barnett Bank of South Florida NA, Miami	2,083,475,000	1,675,423,000	143	+ 12
132	J. Henry Schroder Bank & Trust Co., New York	2,078,753,000	2,193,390,000	117	
133	Zions First National Bank, Salt Lake City, Utah	2,078,376,000	1,972,568,000	127	
134	City National Bank, Beverly Hills, Calif.	2,075,456,000	1,860,914,000	131	
135	Citizens & Southern National Bk, Charleston, S.C.	2,022,726,078	1,603,633,563	152	+ 17
136	RepublicBank Houston NA	2,015,302,000	1,596,428,938	154	+ 18
137	Fuji Bank & Trust Co., New York	2,014,163,000	1,696,620,558	142	+5
138	Merchants National Bank & Trust Co., Indianapolis	2,004,140,000	1,860,138,000	132	
139	First National Bank of Commerce, New Orleans, La.	2,003,684,000	1,345,780,000	185	+ 46
140	Old Kent Bank & Trust Co., Grand Rapids, Mich.	1,983,233,000	1,560,719,000	160	+ 20
141	Peoples National Bank, Seattle	1,970,966,000	1,966,123,000	129	
142	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,934,361,000	1,808,984,000	135	
143	First-Citizens Bank & Trust Co., Raleigh, N.C.	1,930,625,018	1,652,582,343	147	+4
144	Third National Bank, Nashville, Tenn.	1,871,067,000	1,667,311,000	144	
145	Industrial Valley Bank & Trust Co., Philadelphia	1,869,189,000	1,841,597,000	133	
146	First National Bank, Cincinnati	1,864,048,000	1,665,817,000	145	
147	Rhode Island Hospital Trust Nat'l Bk, Providence, R.I.	1,832,953,000	1,743,663,000	137	
148	Old Stone Bank, Providence, R.I.	1,826,725,000	1,832,684,000	134	
149	Michigan National Bank, Detroit	1,803,888,000	1,614,087,000	151	+2
150	Heritage Bank NA, Jamesburg, N.J.	1,800,072,000	1,643,109,000	148	
151	Wilmington Trust Co., Del.	1,795,379,000	1,697,867,000	141	
152	First American Bank of Virginia, McLean	1,789,146,000	1,107,755,000	214	+ 62
153	BayBank Middlesex, Burlington, Mass.	1,786,425,403	1,347,762,581	184	+ 31
154	First Security Bank of Idaho NA, Boise	1,762,178,319	1,567,369,000	159	+5
155	Michigan National Bank, Lansing	1,761,048,000	1,865,399,000	130	
156	Bank One Columbus NA, Ohio	1,749,477,087	1,591,907,147	156	
157	Chemical Bank (Delaware), Wilmington	1,738,853,366	762,437,000	...	
158	Union Planters National Bank, Memphis, Tenn.	1,724,895,000	1,481,221,000	171	+ 13
159	Branch Banking Trust Co., Wilson, N.C.	1,706,086,000	1,367,071,000	181	+ 22
160	First American National Bank, Nashville, Tenn.	1,703,854,000	1,602,921,000	153	
161	First National Bank, Jackson, Miss.	1,699,321,000	1,439,728,616	175	+ 14
162	Mitsui Manufacturers Bank, Los Angeles	1,675,305,000	1,534,416,000	165	+3
163	Central Trust Co. NA, Cincinnati	1,660,512,000	1,593,534,000	155	
164	Union National Bank, Pittsburgh	1,660,001,000	1,493,860,000	169	+5
165	Bankers Trust of South Carolina, Columbia	1,659,526,000	1,408,230,000	178	+ 13
166	SouthTrust Bank of Alabama NA, Birmingham	1,655,412,000	1,460,364,000	173	+7
167	InterFirst Bank Fort Worth NA, Tex.	1,652,604,000	1,579,365,425	157	
168	Industrial Bank of Japan Trust Co., New York	1,641,762,000	1,439,725,000	176	+8
169	Bank South NA, Atlanta	1,640,472,000	1,223,272,000	204	+ 35
170	First National Bank of South Carolina, Columbia	1,637,628,308	1,289,438,000	191	+ 21
171	Banco de Ponce, P.R.	1,632,096,703	1,394,267,913	179	+8
172	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	1,631,438,000	1,491,177,000	170	
173	Toledo Trust Co., Ohio	1,631,005,145	1,211,018,360	206	+ 33
174	Bank of Oklahoma NA, Tulsa	1,630,269,000	1,510,681,000	167	
175	Union Trust Co., Stamford, Conn.	1,629,801,000	1,389,341,000	180	+5
176	First National Bank of Florida, Tampa	1,627,240,000	1,362,197,000	182	+6
177	Frost National Bank, San Antonio, Tex.	1,627,192,769	1,546,447,313	162	
178	Union Trust Co., Baltimore	1,607,973,000	1,628,980,000	149	
179	Central Fidelity Bank NA, Richmond	1,594,971,000	480,193,000	...	
180	Fifth Third Bank, Cincinnati	1,582,635,000	1,538,806,000	164	
181	Commerce Union Bank, Nashville, Tenn.	1,569,999,428	1,464,546,371	172	
182	Hibernia National Bank, New Orleans, La.	1,567,649,000	1,313,091,000	188	+6
183	InterFirst Bank Houston NA	1,565,337,000	1,576,946,000	158	
184	Dauphin Deposit B & T Co., Harrisburg, Pa.	1,557,860,000	1,344,898,000	186	+2
185	Commerce Bank of Kansas City NA, Mo.	1,525,816,000	1,518,850,000	166	
186	Barclays Bank of New York NA	1,515,150,000	1,504,208,000	168	
187	Boston Safe Deposit & Trust Co.	1,490,115,462	667,518,475	...	
188	National Community Bank, Rutherford, N.J.	1,470,634,516	1,278,588,813	193	+5
189	UBAF Arab American Bank, New York	1,467,010,000	1,253,339,000	198	+9
190	InterFirst Bank Austin NA, Tex.	1,445,049,000	1,239,277,000	202	+ 12
191	Old National Bank, Spokane, Wash.	1,444,618,000	1,303,787,000	189	
192	Liberty National Bank & Trust Co., Louisville, Ky.	1,438,942,000	1,441,928,000	174	
193	Boatmen's National Bank, St. Louis, Mo.	1,406,166,000	1,247,356,000	200	+7
194	New Jersey National Bank, Trenton	1,382,235,000	1,359,014,000	183	
195	Key Bank NA, Albany, N.Y.	1,360,009,581	1,257,578,000	197	+2
196	Colonial Bank, Waterbury, Conn.	1,343,851,000	1,242,576,000	201	+5
197	Colorado National Bank, Denver	1,333,183,000	1,421,421,000	177	
198	F & M Marquette National Bank, Minneapolis	1,324,448,000	1,339,697,000	187	
199	New Jersey Bank NA, West Paterson	1,318,893,000	1,262,818,000	196	
200	Long Island Trust Co. NA, Garden City, N.Y.	1,310,493,000	1,238,171,000	203	+3

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300 Largest Commercial Banks in Assets (a)

December 31, 1983, Compared with December 31, 1982

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Asset Rank 12/31/83		12/31/83 $	12/31/82 $	1982 Rank	Gain
201	First National Bank & Trust Co., Tulsa, Okla.	1,305,622,000	1,281,106,000	192	
202	Imperial Bank, Los Angeles	1,295,661,000	1,550,726,000	161	
203	LaSalle National Bank, Chicago	1,288,647,000	1,249,785,000	199	
204	Sunwest Bank of Albuquerque NA, N.M.	1,281,258,158	1,159,878,653	210	+6
205	Savings Banks Trust Co., New York	1,272,845,000	1,542,683,000	163	
206	First National Bank, Kansas City, Mo.	1,272,688,000	1,215,743,000	205	
207	United Bank of Arizona, Phoenix	1,270,841,000	1,075,031,000	222	+ 15
208	Golden State Sanwa Bank, San Francisco	1,265,493,000	1,076,527,000	221	+ 13
209	Marine Bank NA, Milwaukee, Wis.	1,264,096,000	1,153,714,000	211	+2
210	Commonwealth National Bank, Harrisburg, Pa.	1,261,811,000	1,264,297,000	195	
211	National State Bank, Elizabeth, N.J.	1,248,921,000	1,040,694,024	229	+ 18
212	Citytrust, Bridgeport, Conn.	1,231,630,000	935,589,000	...	
213	First National State Bank of New Jersey, Totowa	1,226,885,000	N.A.	...	
214	Huntington Nat'l Bank of Northeast Ohio, Cleveland	1,198,027,000	1,302,737,730	190	
215	Northeastern Bank of Pa., Wilkes-Barre	1,191,821,000	1,072,870,000	223	+8
216	Amalgamated Bank, New York	1,184,211,000	1,268,891,000	194	
217	Norwest Bank Des Moines NA, Iowa	1,179,276,000	1,203,030,000	207	
218	First Bank of South Dakota NA, Sioux Falls	1,178,199,000	683,074,000	...	
219	National Bank of Washington, D.C.	1,173,341,000	1,082,355,000	218	
220	Bank One Dayton NA, Ohio	1,169,570,000	1,167,258,000	208	
221	Banco Central Corp., Hato Rey, P.R.	1,165,981,318	1,006,832,435	232	+ 11
222	First National Bank, Akron, Ohio	1,161,175,000	1,037,953,000	231	+9
223	First Jersey National Bank, Jersey City	1,158,279,000	1,077,196,000	220	
224	Puget Sound National Bank, Tacoma, Wash.	1,156,300,768	1,000,480,000	233	+9
225	Valley Bank of Nevada, Las Vegas	1,151,674,670	947,864,458	...	
226	State Bank of Albany, N.Y.	1,149,090,000	1,057,774,000	227	+1
227	Bank of the West, San Francisco	1,148,543,000	1,139,144,000	212	
228	First of America Bank-Detroit NA	1,138,788,000	950,208,000	...	
229	Citizens First National Bank, Ridgewood, N.J.	1,135,451,000	816,925,000	...	
230	First Commercial Bank NA, Little Rock, Ark.	1,134,938,000	N.A.	...	
231	Citizens Commercial & Savings Bank, Flint, Mich.	1,133,178,000	1,047,608,526	228	
232	Exchange National Bank, Chicago	1,132,869,546	1,082,606,000	217	
233	United Missouri Bank of Kansas City NA	1,131,864,000	1,741,326,000	138	
234	First National Bank, Allentown, Pa.	1,124,453,000	1,062,922,000	226	
235	Bank of Delaware, Wilmington	1,103,252,000	928,684,000	...	
236	Capital Bank NA, Houston	1,102,672,000	1,078,841,000	219	
237	Texas Commerce Bank-Austin NA	1,101,498,022	930,201,000	...	
238	National Bank of Georgia, Atlanta	1,100,697,000	N.A.	...	
239	Commercial National Bank, Shreveport, La.	1,091,950,000	943,589,000	...	
240	First City Bank, Dallas	1,084,074,000	956,365,000	...	
241	United Carolina Bank, Whiteville, N.C.	1,082,557,000	853,293,000	...	
242	First National Bank, Shreveport, La.	1,079,089,000	963,298,000	...	
243	Central Bank, San Francisco	1,073,249,600	939,521,000	...	
244	Fourth National Bank & Trust Co., Wichita, Kan.	1,072,501,000	1,087,190,000	216	
245	Bank One Cleveland NA	1,071,747,000	549,481,262	...	
246	National Bank of Commerce, Memphis, Tenn.	1,058,783,000	845,215,000	...	
247	Louisiana National Bank, Baton Rouge	1,056,867,769	972,304,000	...	
248	First National Bank, Amarillo, Tex.	1,049,667,000	922,097,792	...	
249	National Bank of Commerce, San Antonio, Tex.	1,047,871,000	1,040,502,077	230	
250	First Virginia Bank, Falls Church	1,044,131,000	868,804,216	...	
251	Hibernia Bank, San Francisco	1,043,885,000	954,329,000	...	
252	Chase Manhattan Bank (USA) NA, Wilmington, Del.	1,043,360,358	.....	...	
253	Central Bank of Denver	1,040,750,000	1,071,438,000	224	
254	Oregon Bank, Portland	1,040,729,000	819,138,000	...	
255	Bank of North Dakota, Bismarck	1,031,676,000	N.A.	...	
256	Manufacturers Hanover Bank (Delaware), Wilmington	1,022,682,000	.....	...	
257	First Eastern Bank NA, Wilkes-Barre, Pa.	1,022,517,000	891,607,000	...	
258	Central Penn National Bank, Philadelphia	1,017,008,000	979,552,000	...	
259	First Nat'l State Bank of S. Jersey, Burlington Twp.	1,013,712,000	935,047,000	...	
260	National Bank of Alaska, Anchorage	990,127,000	892,063,000	...	
261	Central Fidelity Bank NA, Lynchburg, Va.	988,484,000	956,451,000	...	
262	BancTexas Dallas NA	980,171,000	862,231,000	...	
263	Third National Bank & Trust Co., Dayton, Ohio	958,745,000	743,649,000	...	
264	Daiwa Bank Trust Co., New York	957,965,000	944,913,000	...	
265	Southern National Bank, Lumberton, N.C.	952,724,742	828,626,260	...	
266	Southeast National Bank of Pennsylvania, Malvern	951,535,116	813,104,000	...	
267	First American Bank NA, Washington, D.C.	940,123,605	831,421,779	...	
268	First Security National B & T Co., Lexington, Ky.	939,727,000	877,742,000	...	
269	Flagship National Bank, Miami	938,115,000	883,209,000	...	
270	Trust Company of New Jersey, Jersey City	936,862,000	809,777,000	...	
271	Genesee Merchants B & T Co., Flint, Mich.	936,168,000	852,861,000	...	
272	Barnett Bank of Central Fla. NA, Winter Park	930,994,000	670,949,000	...	
273	Security Trust Co., Rochester, N.Y.	920,029,000	868,428,822	...	
274	Banco de Santander-P.R., Hato Rey	919,385,388	791,680,645	...	
275	San Diego Trust & Savings Bank, Calif.	914,998,000	743,191,000	...	
276	BayBank Norfolk Cty. Trust Co., Dedham, Mass.	904,303,000	734,583,142	...	
277	Citizens Bank & Trust Co., Riverdale, Md.	898,724,016	805,349,209	...	
278	Horizon Bank NA, Morristown, N.J.	893,719,000	741,700,000	...	
279	Omaha National Bank, Neb.	891,235,000	1,065,133,000	225	
280	Security Bank & Trust Co., Southgate, Mich.	889,404,000	833,253,000	...	
281	Brown Brothers Harriman & Co., New York	885,174,758	837,352,631	...	
282	Westamerica Bank NA, San Rafael, Calif.	884,760,000	N.A.	...	
283	Marine Bank, Warren, Pa.	881,850,000	754,597,000	...	
284	Sun Bank/South Florida NA, Fort Lauderdale	877,043,000	755,050,000	...	
285	Valley National Bank, Passaic, N.J.	875,249,569	681,526,940	...	
286	Liberty National Bank, Buffalo, N.Y.	874,176,360	739,307,303	...	
287	First Interstate Bank of Utah NA, Salt Lake City	871,740,000	842,332,106	...	
288	Mercantile-Safe Deposit & Trust Co., Baltimore	868,428,288	719,780,532	...	
289	Oneida National Bank, Utica, N.Y.	867,626,235	834,257,000	...	
290	Pan American Bank NA, Miami	862,746,673	767,585,000	...	
291	Barclays Bank of California, Los Angeles	860,905,000	792,327,000	...	
292	First National Bank & Trust Co., Lincoln, Neb.	853,481,055	833,545,679	...	
293	Barnett Bank of Jacksonville NA, Fla.	852,899,000	723,296,360	...	
294	El Paso National Bank, Tex.	851,514,000	728,029,125	...	
295	Shawmut Worcester County Bank NA, Worcester, Mass.	846,985,000	784,284,000	...	
296	RepublicBank First National Midland, Tex.	844,791,000	.....	...	
297	American Nat'l Bank & Trust Co., Chattanooga, Tenn.	844,483,000	800,292,903	...	
298	Southern Bank & Trust Co., Greenville, S.C.	842,293,000	836,481,000	...	
299	Central Carolina Bank & Trust Co., Durham, N.C.	838,024,000	684,956,000	...	
300	Arlington Trust Co., Lawrence, Mass.	827,411,000	717,019,000	...	

(a)—Data may not be comparable because of mergers, acquisitions, etc. In addition, American Banker requested "Call Report" figures in 1983. The 1982 figures are as reported in 1983 and have not been restated.

Comparison of Largest Banks' Deposit Totals*

By Groups, as of December 31, 1983, Compared with Previous Year-Ends

U.S Commercial Banks	Dec. 31, 1983 $	Dec. 31, 1982 $	Dec. 31, 1980 $	Dec. 31, 1975 $	Dec. 31, 1970 $	Dec. 31, 1965 $	Dec. 31, 1960 $
10 Largest.....	453,634,970,000	449,199,134,980	420,907,391,000	256,052,629,037	126,195,417,703	75,405,204,346	49,173,769,333
25 Largest.....	621,666,662,783	614,989,305,221	565,575,179,816	340,247,013,573	176,216,290,596	107,255,073,084	71,241,698,946
50 Largest.....	743,243,415,996	723,430,878,373	659,490,311,939	399,981,699,789	213,986,458,681	132,296,637,137	88,649,759,680
100 Largest.....	883,573,754,853	848,890,143,933	759,730,492,039	461,006,495,233	255,693,371,152	160,782,537,295	109,023,761,534
200 Largest.....	1,031,568,047,078	978,361,273,949	864,298,820,563	528,354,528,436	300,370,439,821	191,534,427,136	130,037,888,596
300 Largest.....	1,115,135,849,655	1,052,110,655,950	923,193,028,707	566,136,238,170	324,308,997,030	208,192,428,631	141,752,257,163
All Other Commercials.....	711,300,000,000[1]	658,615,565,039	560,244,871,432	352,998,401,769	204,973,915,688	131,970,379,501	90,927,532,999
All Commercials.....	1,763,410,655,950[1]	1,710,726,220,989	1,483,437,890,139	919,134,639,939	529,282,912,718	340,162,808,132	232,679,790,162
All Savings Banks....	172,639,000,000[1]	154,900,000,000	154,200,000,000	109,900,000,000	71,580,000,000	52,476,000,000	36,424,104,000
All U.S. Banks.....	1,936,049,655,950[1]	1,865,626,220,989	1,637,637,890,139	1,029,034,639,939	600,862,912,718	392,638,808,132	269,103,894,162
Number of Banks(a).	15,195[2]	15,211	15,155	15,109	14,180	14,309	13,999

*Data for commercial banks compiled by American Banker in conjunction with R.L. Polk & Co. from bank statements and replies to questionnaire. Data for savings banks from National Council of Savings Institutions. Total deposits for commercial banks differ from figures compiled and published by the Federal Reserve Board which are based on call report data. Some of the reasons for the differences are that the F.R. excludes deposits in overseas branches as well as deposits accumulated for a payment of personal loans. (a)—Includes U.S. chartered commercial banks, stock and mutual savings banks and nondeposit trust companies. Excludes U.S. branches and agencies of foreign banks and Edge Act Corporations engaged in banking. 1—Estimated. 2—Includes an estimated 14,796 commercial banks, stock savings banks and nondeposit trust companies and 399 savings banks.

Top 300 . . .

Continued from page 1

as a protection against possible out-of-state takeovers in the not-too-distant future. Second, the increase in competition brought about by deregulation has made it difficult for some smaller banks and some of the less profitable banks to survive. And, third, changes in state banking laws — such as the expansion of bank branching powers — have spurred consolidations into larger units by the bank affiliates of some multibank holding companies.

The largest merger completed among the top 300 banks in 1983 occurred on Dec. 30, when the $3.2 billion-deposit Virginia National Bank, Norfolk, merged with the $2.2 billion-deposit First & Merchants National Bank, Richmond, under Virginia National's charter. The new bank, Sovran Bank NA, Richmond, ranked 32d in deposits, with $5.6 billion on Dec. 31.

Mergers also accounted for the largest gain in rank among the top 100 banks in the nation. On June 30, Florida National Banks of Florida Inc., Jacksonville, merged 15 of its affiliate banks into its lead bank, Florida National Bank. As a result of this merger, Florida National Bank's deposits rose to $2.8 billion at yearend, and the bank jumped 211 places in rank to 69th.

(Merger activity has become so extensive that the American Banker will present a new listing of mergers among the nation's top 300 banks in a special edition on March 26. The new listing will give the name of the acquiring bank, the name of the acquired bank, the date of the acquisition, and the deposits of the acquired bank. In addition, the listing will include partial acquisitions, such as branch purchases, name changes, and changes in location among the top 300 banks.)

Bank of America NT&SA, San Francisco, retained its position as the nation's largest bank in deposits, despite a sizable drop from the previous year. As of Dec. 31, deposits were $90.3 billion, compared with $95 billion a year earlier.

However, as reported in this newspaper March 2, Citibank NA, New York, has supplanted BofA as the nation's largest bank in assets. Citibank's assets were up 2.1% last year, to $113.5 billion, while BofA's assets fell 7.7%, to $109.7 billion. This was down from $118.8 billion at yearend 1982. BofA had been the top bank in assets for 28 consecutive years.

There were two newcomers to the top 25 banks by deposits: NCNB National Bank of North Carolina, Charlotte, and Valley National Bank, Phoenix. NCNB ranked 24th with $6.61 billion in deposits, compared with $6.1 billion a year earlier, when it ranked 26th. Valley National had $6.57 billion in deposits on Dec. 31 to rank 25th. A year earlier, Valley National ranked 28th in deposits, with $5.5 billion.

Dropping out of the top 25 listing were Seattle-First National Bank and Texas Commerce Bank NA, Houston. Seattle-First, which ranked 19th at yearend 1982, with $8.2 billion in deposits, ranked 27th on Dec. 31, 1983, with $6.3 billion in deposits. Texas Commerce ranked 28th at yearend, with $6.2 billion, compared with $6.8 billion a year earlier, when it ranked 25th.

Among the top 25 banks in assets, the only newcomer was NCNB. It moved up one notch to 25th place, with $9.1 billion at yearend. This compares to $8.3 billion a year earlier. Seattle-First dropped out of the top 25, falling to 28th place. Its assets went down from $9.8 billion at yearend 1982, when it ranked 24th, to $8.3 billion on Dec. 31, 1983.

In addition to the listing of the top 300 banks by deposits, a listing of the top 300 banks in assets appears this year for the first time. In previous years, the American Banker listed and ranked only those banks with $1 billion or more in assets.

Among the more interesting findings of this year's survey of the nation's top banks:

- The two largest gains in rank among the newcomers to the top 300 banks were both attributable to mergers. First National State Bank of New Jersey, Totowa, advanced 7,448 places in rank to 195th place, and Westamerica Bank, San Rafael, Calif., jumped 4,973 places to 249th.

On Sept. 9, First National State Bank of New Jersey changed its name and location from First National State Bank-Hudson, Bayonne, when it merged with the $1 billion-deposit First National Bank of New Jersey.

On June 30, Westamerica changed its name and location from First National Bank of Mendocino County, Ukiah, when it merged the following five banks: Gold Country Bank, Grass Valley; Bank of Lake County, Lakeport; Bank of Marin, San Rafael; Bank of Sonoma County, Santa Rosa; and Vaca Valley Bank, Vacaville.

- Total assets of the top 300 banks, ranked by assets, were $1.504 trillion, up 6% from $1.419 trillion a year earlier.
- Total capital funds of the top 300 banks in deposits stood at $80.7 billion at yearend, up 8.3% from $74.5 billion a year earlier. Total capital funds include total stockholders' equity plus subordinated debt (capital notes and debentures).
- Among the top 300 banks in deposits, 190 banks were using supplemental capital, which is defined as subordinated debt, preferred stock, and debt assumed by the parent holding company and carried as surplus on the bank's books. The total of supplemental capital for the 190 banks was $5.89 billion at yearend 1983. This compares with $6.11 billion of supplemental capital in use by 192 of the top 300 banks at yearend 1982.
- The $1.115 trillion in deposits of the top 300 banks accounted for 63.2% of the estimated $1.763 trillion in deposits at all 14,796 commercial banks in the nation on Dec. 31. A year earlier, the ratio was 61.5%. ■

This statistical tabulation was prepared under the direction of L. Michael Cacace by Harvey Glassman, Theresia Gerber, and Kenneth J. Hicks.

To Our Readers

The American Banker would appreciate your comments on the Top 300 Commercial Banks statistical tables in today's issue. Please answer the following questions and return the questionnaire to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table_____ **Date**_____

1a. How useful is this tabulation to you?

____ (A) Very Useful ____ (B) Quite Useful

____ (C) Somewhat Useful ____ (D) Not Useful

1b. Would you explain your response to Question 1a?

2. What do you think is **best** about this tabulation?

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Bank Board Document Lists Money Broker 'Horror Stories'; Abuses Include Questionable Loans in Exchange for Deposits

By JAY ROSENSTEIN and ROBERT TRIGAUX

WASHINGTON — Some money brokers have been able to obtain millions of dollars in loans for themselves or others in return for the federally insured deposits they have placed in thrift institutions, according to the Federal Home Loan Bank Board.

The loans and other questionable transactions are among a number of "horror stories" involving thrifts and money brokers described in a Bank Board document obtained by the *American Banker*.

The information — the most detailed official account to date of alleged abuses of insured deposits obtained from money brokers — should bolster the Bank Board's argument that access to "easy money" from deposit brokers has contributed to problems at some institutions and poses a risk to government insurance funds.

Loans arranged by brokers in exchange for deposits are just one type of questionable use of brokered funds listed in the document. The bulk of the examples describe instances of potentially risky deals and lending violations by a thrift's or bank's management through their quick access to large volumes of brokered funds.

Money brokers act as financial middlemen between institutions buying and selling money — usually in large blocks of federally insured certificates of deposit. These brokers charge fees for placing deposits, often at funds-poor banks and savings and loans.

The Bank Board and the Federal Deposit Insurance Corp. are considering a proposal that by October would limit deposit insurance to $100,000 per broker for individual banks or thrifts receiving funds. The proposal, which has split both regulators and members of Congress, proved controversial enough to spark debate at recent hearings in the House and the Senate. Today, the two federal agencies are scheduled to consider final action.

Text of Bank Board Document on Deposit Broker Abuses, Page 4
California Regulator Warns of Limits on Brokered Deposits, Page 3

The Bank Board has estimated that thrift insolvencies could cost its federal insurance fund as much as $2.2 billion out of its $7 billion reserves this year — more than double the $1 billion paid out in 1983. Bank Board Chairman Edwin Gray has said that brokered deposits have contributed to recent thrift failures.

According to the FDIC, 90 commercial banks failed from 1982 through March 23, 1984, and 46 of them had brokered deposits.

Brokers contend that they offer a valuable service to depository institutions by providing liquidity. They say that it is bank and thrift management that creates problems through the use of the funds brought in by brokers.

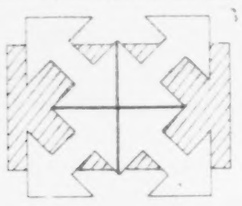
As for the examples of brokers alleg-

➳ Brokers: Page 30

Southeast Strong in Merger Activity

By L. MICHAEL CACACE

NEW YORK — Last year's record merger activity among the top 300 banks was centered in the southeastern section of the nation. Nineteen top banks, located in Florida, Virginia, Alabama, and Georgia, acquired 72 other banks last year, with combined total deposits of $8.2 billion.



Mergers, Acquisitions

In total, 55 of the top 300 banks acquired 130 other banks, with combined deposits of $13.5 billion. And the southeastern banks accounted for 61% of this total.

This is one of the findings of the *American Banker*'s expanded survey of mergers, acquisitions, title, and location changes among the top 300 banks in the nation, published in today's edition. The new listing, which appears on page 17, identifies all of the 1983 mergers among the top 300 commercial banks ranked in terms of total deposits on Dec. 31.

In addition, partial acquisitions, such as branch purchases, are listed. Also,

➳ Top Mergers: Page 26

Mortgage Insurers Set Credit Limits, Hike Adjustable-Rate Loan Premiums

By DAVID LaGESSE

NEW YORK — Concerned about increasing default rates on adjustable-rate loans, the nation's mortgage insurance industry has developed new credit limits and increased some premiums to offset their additional risk.

Industry leaders say the added risk could eventually boost the insurance premiums on adjustable-payment loans by as much as 30% over comparable fixed-payment loans.

Most of the nation's 14 mortgage insurance companies have had guidelines since 1981 for underwriting or checking the creditworthiness of adjustable-rate loans. But competition to attract borrowers has recently heated up, and many lenders have started offering initial discounts on top of already below-market rates as they try to qualify borrowers for their loan programs.

Initial rates offered in some areas have gone as low as 6%, compared to true-market rates of 13% and more. That prompted officers of the Mortgage Guaranty Insurance Co. to launch a campaign to tighten credit limits.

"Most of the insurance companies have not even published adjustable-

➳ Adjustable: Page 35

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Why were the major American banks vulnerable enough to allow the high level of international loans now haunting them to be placed on the books? This is a question that many observers are asking as the majors sweat out interest and principal repayment and contemplate the charge-offs they may have to take: **BANKING TRENDS** 4

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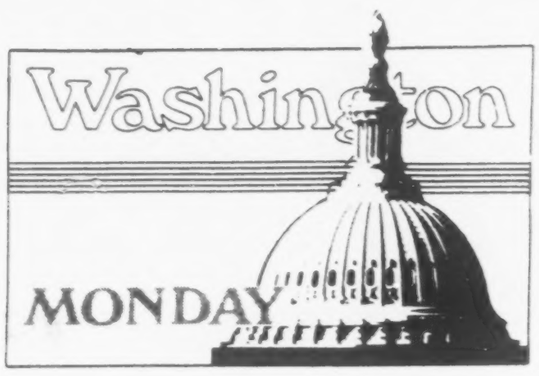

The Holding Companies' Man on the Hill

Donald Rogers, President of Association of BHCs for 25 Years, Is Known for Political Savvy — but Even He Couldn't Unify Banks

By EPHRAIM KAHN

WASHINGTON — Bank holding companies. The very words evoke an image of powerful corporations on the cutting edge of industry change.

In fact, much of the banking legislation currently under consideration on Capitol Hill deals with what bank holding companies should or should not be allowed to do. And right in the middle of the legislative process is Donald L. Rogers, president of the Association of Bank Holding Companies.

Interviewed in the association's offices near the Treasury Department, one block from the White House, Mr. Rogers reflected on his 30 years in Washington and expressed his views on some aspects of banking's relations with Congress this year and next, when lawmakers are expected consider issues of vital importance to the industry.

Mr. Rogers, 56, is a tall, soft-spoken man whose down-home manner belies his reputation as one of Washington's shrewdest political analysts. He came to the nation's capital in 1953 fresh out of law school and went to work for the Senate Banking Committee.

He rose to the position of committee counsel and worked on the Bank Holding Company Act of 1956 — a project that introduced him to many bankers. Two years later, he was invited to head a new trade group for bank holding companies.

Same Chief, Different Group

Mr. Rogers is still holding the job, although the association has changed. Starting with 13 bank holding companies with about $13 billion in assets, the group now has 180 member holding companies with $1.3 trillion in assets. That's about 75% of U.S. banking assets.

The association's opinion is highly regarded on Capitol Hill because of its membership and its president's political savvy. But even Mr. Rogers could not help forge a united banking stance in 1982, a division that he says still haunts the industry.

"The banking community's two years behind where it should be. Banking should have gotten new powers as part of the Garn-St Germain Act of 1982."

At that time, Mr. Rogers observed, "The thrift industry was in serious trouble. Congress had to do something to bail it out, and that was the opportunity for banks to say, 'Fine, let's help the thrifts, but let's give something to banking.'"

But "the banking community dropped the ball," he said. The industry didn't make its points "partly because banking was not united. We didn't stand firm enough and missed an opportunity.

"And here we are, two years later, still making the same arguments about underwriting revenue bonds, being in insurance, being in the mutual funds business, and being in real estate." Meantime, Mr. Rogers added, "our competitors have made great strides."

Mr. Rogers believes that in January 1983, banking should have started making congressional leaders live up to their promises of early action on measures to expand the scope and powers of banks. Instead, "the fact that the banking industry got involved in this tremendous battle over withholding meant there was no time left to take up new powers and services for banks."

Although the 1984 session may be shortened by elections, Mr. Rogers believes it is nevertheless crucial for banking to pull out all the stops in an effort to obtain the additional powers that banks need to compete in the marketplace this year.

Banking "must make an all-out effort to try to catch up. We can't afford to delay any longer.

"But it's going to be difficult," he added, because "we don't have that vehicle, and members of Congress don't perceive any crisis or emergency that makes them feel they have to act. In banking legislation, it has usually taken that kind of atmosphere to get anything done."

Regardless of what happens in 1984, Mr. Rogers believes "1985 is going to be the year when interstate banking will be the big issue in Congress. The fact that states are moving on their own will finally make Congress face up to the issue."

Second Issue Is Taxation

The second big issue of 1985, Mr. Rogers says, will be taxation — corporate taxes in general and taxation of banks in particular. Congress isn't likely to take substantial action to reduce the federal deficit in an election year, Mr. Rogers predicted, but the lawmakers will try to come to grips with it in 1985. This will involve some sort of tax reform program, he said, since "you can't do it just by cutting spending."

Banking's victory in the withholding battle may have repercussions when Congress considers bank taxation, Mr. Rogers said. In 1983, when banks should have been concentrating on improving their competitive position, he said, "the whole industry was distracted by the fight on withholding — and it was a negative issue.

"The banking industry offended the President of the United States, the secretary of the Treasury, the speaker of the House, the chairmen of the House Ways and Means and Senate Finance committees, and succeeded in defeating all those persons in leadership positions.

"People who get defeated don't forget it, especially when they're in politics. Even though nobody will ever say it, the results of legislation in 1985 will show that feeling," he predicted.

Never Solicits for Membership

Mr. Rogers takes pride in the fact that the association's staff has been kept lean, that the group has never solicited eligible companies to join, and that "we try to pick the issues" on which the association will take a position.

The association's current ceiling on membership is 200 bank holding companies, divided into four categories of 50 each: less than $1 billion in assets; between $1 billion and 2.5 billion; $2.5 billion to $6 billion; and over $6 billion. There are 50 memberships in each category, to avoid dominance by any single asset-size group.

In all, the number of bank holding companies has grown from 53 in 1956 to 4,555 in 1982. As of the first of this year, applications for 115 morewere pending with the Federal Reserve Board.

The holding company association made what many observers consider a shrewd choice in adding former House Banking Committee counsel James Si-

➳ Rogers: Page 27

The Growth of Bank Holding Companies

	1956	1970	1971	1975	1980	1982
Number of Bank Holding Companies	53	121	1,567	1,821	3,056	4,555
Number of Banks Owned by Bank Holding Companies	428	895	2,420	3,674	4,954	6,694

Applications pending with the Federal Reserve to form bank holding companies under section 3(a)(1) of the Bank Holding Company Act at Jan. 1, 1984: 115.

Source: Association of Bank Holding Companies.

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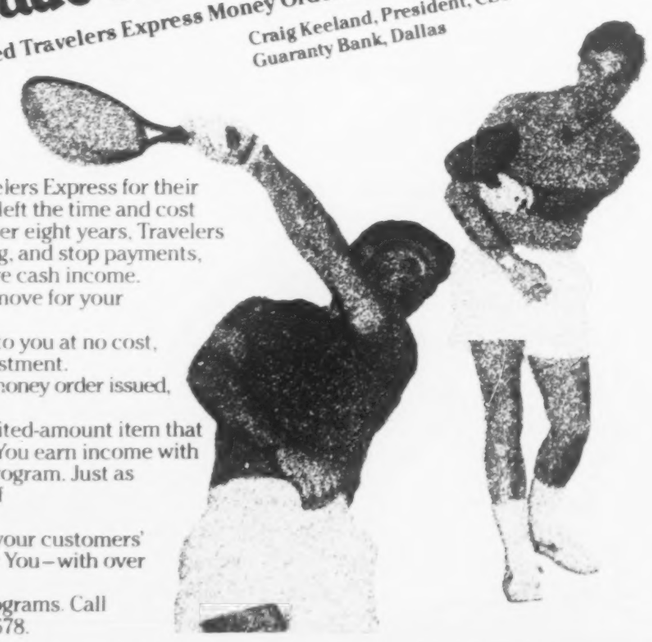

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American Banker reviews the Acquisitions of the Top 300 Banks

AT A GLANCE

Who's Tops?

Value of Merged Deposits $ million

Top States in Mergers*

Florida	$3,137
Virginia	3,117
Alabama	1,053
California	937
Georgia	913

* Based on banks acquired by Top 300 Banks in the Respective States